

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

**IN RE:
THERESSA ANTIONETTE NELSON**

**CASE NO: 23-46633-mar
CHAPTER: 13
JUDGE: RANDON**

Debtor(s) /

**DEBTOR'S CHAPTER 13 POST-CONFIRMATION PLAN MODIFICATION
PURSUANT TO L.B.R. 3015-2**

BOC Law Group, P.C. has filed papers with the Court.

1. Debtor proposes to modify her Chapter 13 Plan as follows:
 - a. Excuse plan payments in the amount of \$3,424.64;
 - b. Excuse remittance of Debtor's 2023 federal tax refund in the amount of \$3,798.00;
 - c. Increase plan payments to \$580.00 bi-weekly.
 - d. The proposed modification has the following impact on the classes of creditors being paid by the Trustee as follows:
 - i. Class one through Class nine claims: no change of impact on this class of creditors.
 - e. All other respects the Plan shall remain in full force and effect. (See attached Liquidation Analysis).

Debtor requests for the excusal of plan payments in the amount of \$3,424.64. Debtor has a pro-rata reduction pursuant to the order confirming plan in the amount of \$1800.00, resulting in \$3798.00 for 2023 being obligated to creditors. Debtor requests the tax refunds for 2023 (\$3798.00) be excused due the tax refunds being used to pay requisite bills and to offset household expenses while Debtor was between jobs.

Dated: July 31, 2024

/s/William R. Orlow
William R. Orlow (P41634)
Attorney for the Debtor
24100 Woodward, Suite B
Pleasant Ridge, MI 48069
248.584.2100
bocecf@boclaw.com

UNITED STATES BANKRUPTCY COURT

**EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

**IN RE:
THERESSA ANTIONETTE NELSON**

**CASE NO: 23-46633-mar
CHAPTER: 13
JUDGE: RANDON**

Debtor(s) /

ORDER MODIFYING CHAPTER 13 PLAN

The above named Debtor, having filed a petition for relief under Chapter 13 of the United States Bankruptcy Code, a Certificate of Non-Response having been filed, and the Court being otherwise sufficiently advised in the premises:

NOW WHEREFORE:

IT IS HEREBY ORDERED that plan payments in the amount of \$3,424.00 are hereby excused, effective with entry of this Order.

IT IS FURTHER ORDERED that plan payments are hereby increased to \$580.00 bi-weekly, effective with entry of this Order.

IT IS FURTHER ORDERED that Debtor is excused from remitting \$3,798.00 of her 2023 tax refund obligation to the Chapter 13 Trustee, effective with entry of this Order.

IT IS FURTHER ORDERED that the proposed modification has the following impact on the classes of creditors being paid by the Trustee as follows:

i. Class one through Class nine claims: no change of impact on this class of creditors.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

**UNITED STATES BANKRUPTCY COURT
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SOUTHERN DIVISION - DETROIT**

**IN RE:
THERESSA ANTIONETTE NELSON**

**CASE NO: 23-46633-mar
CHAPTER: 13
JUDGE: RANDON**

Debtor(s) /

Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely responses are filed to a proposed post-confirmation plan modification, the proponent may file a certificate of no response and request entry of an order approving the plan modification.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

BOC Law Group, P.C.
24100 Woodward Avenue
Pleasant Ridge, MI 48069

Krispen S. Carroll
Chapter 13 Trustee
719 Griswold, Suite 1100
Detroit, MI 48226

/s/ William R. Orlow
William R. Orlow (P41634)
24100 Woodward Avenue
Pleasant Ridge, MI 48069
248-584-2100
bocecf@boclaw.com

Date: July 31, 2024

LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY:

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	\$304,540.00	\$45,037.30	\$259,502.70	\$304,540.00	\$0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE					\$0.00
HHG/PERSONAL EFFECTS	\$3,950.00	\$0.00	\$3,950.00	\$3,950.00	\$0.00
JEWELRY	\$700.00	\$0.00	\$700.00	\$700.00	\$0.00
CASH/BANK ACCOUNTS	\$9.50	\$0.00	\$9.50	\$0.00	\$9.50
VEHICLES	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$0.00
OTHER (<i>itemize</i>)					\$0.00
OTHER (<i>itemize</i>)					\$0.00
OTHER (<i>itemize</i>)					\$0.00

Amount available upon liquidation..... \$ 9.50

Less administrative expenses and costs \$ 9.50 ++

Less priority claims \$ 0.00

Amount Available in Chapter 7 \$ 0.00

UNITED STATES BANKRUPTCY COURT
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SOUTHERN DIVISION - DETROIT

IN RE:
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CASE NO: 23-46633-mar
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Debtor(s) /

CERTIFICATE OF SERVICE

William R. Orlow hereby certifies that on July 31, 2024, a copy of the **Debtor's Chapter 13 Post-Confirmation Plan Modification Pursuant to L.B.R. 3015-2**, was filed with the Clerk of the Court using the ECF system, which will send notification of such filing to the following:

**KRISPEN S. CARROLL
CHAPTER 13 TRUSTEE
719 GRISWOLD
1100 DIME BUILDING
DETROIT, MICHIGAN 48226**

And served upon the following parties by depositing said copies in the U.S. Mail, postage prepaid, properly addressed as follows:

*** All creditors listed on attached Court Matrix

Dated: July 31, 2024

/s/William R. Orlow
William R. Orlow (P41634)
Attorney for the Debtor
24100 Woodward, Suite B
Pleasant Ridge, MI 48069
248.584.2100
bocecf@boclaw.com

Label Matrix for local noticing
0645-2
Case 23-46633-mar
Eastern District of Michigan
Detroit
Wed Jul 31 17:49:44 EDT 2024

State of Michigan Department of Treasury
3030 W. Grand Blvd., Ste 10-200
Detroit, MI 48202-6030

Ameican Airlines
Acct No 9205
c/o Citi
P.O. Box 6741
Sioux Falls, SD 57117-6741

Ascension St. John Hospital
Acct No 0819
22301 Foster Winter Drive, 2nd Floor
Southfield, MI 48075-3707

Beaumont Hospital
Acct No 3524
c/o Scheer, Green & Burke, Co., L.P.A.
1 Seagate, Suite 640
Toledo, OH 43604-4501

(p)BEAUMONT HEALTH
26901 BEAUMONT BLVD
SOUTHFIELD MI 48033-3849

Botsford Medical Imaging
Acct No 3601
c/o Russell Collection Agency
P.O. Box 7009
Flint, MI 48507-0009

COMCAST
PO BOX 1931
Burlingame, CA 94011-1931

Capital One Bank, N.A.
Acct No 9350
P.O. Box 30258
Salt Lake City, UT 84130-0258

Citibank, N.A.
Acct No 3804
c/o Capital Management Services, L.P.
698 1/2 South Ogden Street
Buffalo, NY 14206-2913

Michigan First Credit Union
27000 Evergreen Road
Lathrup Village, MI 48076-3231

36th District Court
Acct No 1689
Case # GC231689
c/o Stenger & Stenger, P.C.
2618 East Paris Ave SE
Grand Rapids, MI 49546-2454

American Express
Acct No 3007
c/o Zwicker & Associates, P.C.
80 Minuteman Road
Andover, MA 01810-1008

Beamont Hospital
Acct No 2500
c/o Beamont
P.O. Box 5042
Troy, MI 48007-5042

Beaumont Laboratory
Acct No 1689
P.O. Box 554883
Detroit, MI 48255-4883

Botsford Medical Imaging
Acct No 2351
c/o Russell Collection Agency
P.O. Box 7009
Flint, MI 48507-0009

Botsford Medical Imaging
Acct No 5381
c/o Russell Collection Agency
P.O. Box 7009
Flint, MI 48507-0009

CONSUMERS ENERGY COMPANY
Attn: Legal Dept
One Energy Plaza
Jackson, MI 49201-2357

Catherines/Comenity
Acct No 5877
P.O. Box 182273
Columbus, OH 43218-2273

Citibank, N.A.
Acct No 6400
c/o Stenger & Stenger, P.C.
2618 East Paris Ave SE
Grand Rapids, MI 49546-2454

Oakland County Treasurer
1200 N. Telegraph Road
Pontiac, MI 48341-0479

46th District Court
Acct No 1340
Case # GC221340
c/o Szuba & Associates, PLLC
40600 Ann Arbor Road, Suite 100
Plymouth, MI 48170-4675

American Express National Bank, AENB
c/o Zwicker and Associates, P.C.
Attorneys/Agents for Creditor
P.O. Box 9043
Andover, MA 01810-0943

Beaumont Health, Royal Oak
Acct No 2036
c/o United Collection Bureau, Inc.
5620 Southwyck Blvd., Suite 206
Toledo, OH 43614-1501

Blue Cross Blue Shield
Acct No 0710
P.O. Box 553174
Detroit, MI 48255-3174

Botsford Medical Imaging
Acct No 2841
c/o Russell Collection Agency
P.O. Box
Flint, MI 48507

Botsford Medical Imaging
Acct No 5941
c/o Russell Collection Agency
P.O. Box 7009
Flint, MI 48507-0009

Capital One Bank, N.A.
Acct No 1212
P.O. Box 30258
Salt Lake City, UT 84130-0258

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Citibank, N.A.
Acct No 6993
Stenger and Stenger, P.C.
2618 E. Paris Avenue
Grand Rapids, MI 49546-2458

Citibank, N.A./ The Home Depot
Acct No 1033
c/o McCarthy, Burgess & Wolff
26000 Cannon Road
Bedford, OH 44146-1807

City of Southfield
26000 Evergreen Rd.
Southfield, MI 48076-4453

City of Southfield
Acct No 3524
26000 Evergreen
Southfield, MI 48076-4453

City of Southfield Fire Department
Acct No 4961
P.O. Box 863
Lewisville, NC 27023-0863

City of Southfield Fire Department
Acct No 4994
c/o Arbor Professional Soins
2096 S. Main Street
Ann Arbor, MI 48103

City of Southfield Fire Department
Acct No 8946
P.O. Box 863
Lewisville, NC 27023-0863

Comcast
Acct No 4215
c/o Afni
1310 Martin Luther King Drive
Bloomington, IL 61701-1465

Comcast
Acct No 4631
c/o Sequium Asset Solutions, LLC
1130 North Chase Parkway
Marietta, GA 30067-6429

Comcast Cable Central/Mbh Mbh
Acct No 9743
c/o McCarthy, Burgess & Wolf
26000 Cannon Road
Bedford, OH 44146-1807

Comerica
Acct No 3370
7720 Michigan Avenue
Detroit, MI 48210-2218

Consumers Energy
Acct No 7843
3201 E. Court Street
Flint, MI 48506-4022

Digestive Health Systems
Acct No 7322
P.O. Box 14445
Des Moines, IA 50306-3445

Farmington Emergency Medical Assoc.
Acct No 9894
c/o Wakefiled & Associates
P.O. Box 58
830 E. Platte Avenue, Unit A
Fort Morgan, CO 80701-3601

Ford Motor Credit Company LLC d/b/a Lincoln
40600 Ann Arbor Rd, Ste 100
40600 Ann Arbor Rd Ste 100
40600 Ann Arbor Rd Ste 100, 40600 Ann Ar
Plymouth, MI 48170-4675

Gerald Nelson
26974 North Monroe
Southfield, MI 48034-5687

Holzman Law, PLLC
28366 Franklin Road
Southfield, MI 48034-5503

Independent Emergency Phycians
Acct No 2001
c/o RMP
815 Executive Court, Suite 10
Lansing, MI 48917

Independent Emergency Physician
Acct No 6601
c/o RMP
8155 Executive Court, Suite 10
Lansing, MI 48917-7774

Infiniti NCB Management
Acct No 1734
1 Allied Drive
Feasterville Trevose, PA 19053-6945

Inpatient Consultants of Michigan
Acct No 0733
8511 Fall Brook Avenue, Suite 120
Canoga Park, CA 91304-3263

JJ MARSHALL & ASSOCIATES
28820 MOUND ROAD
WARREN MI 48092-5510

Jared/Comenity Bank
Acct No 7949
P.O. Box 659728
San Antonio, TX 78265

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lord & Taylor/Capital One, N.A.
Acct No 9350
P.O. Box 30258
Salt Lake City, UT 84130-0258

Menards
Acct No 1212
Capital One
PO Box 5221
Carol Stream, IL 60197-5221

Michigan Department of Treasury
Bankruptcy Unit, P.O. Box 30168
Lansing, MI 48909
5 48909-7668

Michigan Dept of Treasury - Collections
Acct No 1568
PO Box 30199
Lansing, MI 48909-7699

Michigan Dept. of Treasury
Acct No 1568
PO Box 77437
Detroit, MI 48277-0437

Michigan Diagonistic Path
Acct No 3969
5700 Southwyck Blvd.
Toledo, OH 43614-1509

Michigan Diagnostic Path
Acct No 5263
5700 Southwyck Blvd.
Toledo, OH 43614-1509

Michigan Diagnostic Path
Acct No 8840
5700 Southwyck Blvd.
Toledo, OH 43614-1509

Michigan First Credit Union
Acct No 7977
2700 Evergreen
Lathrup Village, MI 48076

Michigan First Credit Union
c/o Holzman Law, PLLC.
28366 Franklin Road
Southfield, MI 48034-5503

Michigan Guaranty Agency
c/o PHEAA
PO Box 60367
Harrisburg, PA 17106-0367

Midland Credit Management, Inc.
PO Box 2037
Warren, MI 48090-2037

NCB Management Services, Inc.
One Allied Drive
Trevose, PA 19053-6945

Nelnet c/o ECMC
Acct No 4608
P.O. Box 64909
Saint Paul, MN 55164-0909

Nordstrom Card Services
Acct No 9585
P.O. Box 202
Southfield, MI 48037-0202

Northland Anesthesia Associates, P.C.
Acct No 9998
P.O. Box 67000, Drawer 108201
Detroit, MI 48267-0002

OAKLAND COUNTY TREASURER
1200 N. TELEGRAPH RD.
DEPT. 479
PONTIAC
MI 48341-0479

PSJ Anesthesia PC
Acct No 0039
P.O. Box 675133
Detroit, MI 48267-5133

Paypal Credit/SYNCEB
Acct No 9123
P.O. Box 960006
Orlando, FL 32896-0006

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Progressive
Acct No 3524
P.O. Box 894105
Los Angeles, CA 90189-4105

Quantum3 Group LLC as agent for
MOMA Trust LLC
PO Box 788
Kirkland, WA 98083-0788

RMP Services
Acct No 2001
P.O. Box 1280
Oaks, PA 19456-1280

Resurgent Capital Services, L.P.
Acct No 3113
c/o LVNV Funding, LLC
P.O. 510090
Livonia, MI 48151-6090

Rocket Loans
Attn: Bankruptcy
1274 Library St, 2nd Floor
Detroit, MI 48226-2256

Saks Fifth Avenue
Acct No 9359
P.O. Box 30258
Salt Lake City, UT 84130-0258

SonyCard/Comenity Bank
Acct No 7912
P.O. Box 659813
San Antonio, TX 78265

State of Michigan
Acct No 1568
Office of Collections
Detroit, MI 48277-0001

Synchrony Bank
Acct No 9123
c/o Rausch Sturm, Atty
250 N. Sunnyslope Road, Suite 300
Brookfield, WI 53005-4824

Synchrony Bank
by AIS InfoSource LP as agent
PO Box 4457
Houston, TX 77210-4457

Szuba & Associates, PLLC
40600 Ann Arbor Rd Ste 100
Plymouth, MI 48170-4675

(p)T MOBILE
C O AMERICAN INFOSOURCE LP
4515 N SANTA FE AVE
OKLAHOMA CITY OK 73118-7901

U.S. Trustee
211 W. Fort Street
Suite 700
Detroit, MI 48226-3263

US Attorney
211 W Fort St Ste 2001
Detroit, MI 48226-3220

Wyndham Rewards Visa Card
Acct No 6358
c/p Phillips & Cohen
1002 Justison Street, Mail Stop 658
Harrisburg, PA 17106-0658

Xfinity
Acct No 4215
41112 Concept Drive
Plymouth, MI 48170-4253

Krispen S. Carroll
719 Griswold
Suite 1100
Detroit, MI 48226-3314

Theressa Antionette Nelson
27250 Bradford Lane
Southfield, MI 48076-5614

William R. Orlow
24100 Woodward Ave.
Pleasant Ridge, MI 48069-1138

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Botsford Hospital
Acct No 2042
c/o Beamont
P.O. Box 5042
Troy, MI 48007

Chase
Acct No 2505
PO Box 17202
Wilmington, DE 19886

Jefferson Capital Systems, LLC
PO Box 7999
St, Cloud, MN 56302-9617

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

T-Mobile
Acct No 0286
P.O. Box 742596
Cincinnati, OH 45274

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)MICHIGAN FIRST CREDIT UNION
27000 EVERGREEN ROAD
LATHRUP VILLAGE, MI 48076-3231

End of Label Matrix	
Mailable recipients	92
Bypassed recipients	1
Total	93